

SERFF Tracking Number:	ICCI-126913739	State:	Arkansas
Filing Company:	Independence American Insurance Company	State Tracking Number:	47415
Company Tracking Number:	IAIC STM DEPAE 1110		
TOI:	H16G Group Health - Major Medical	Sub-TOI:	H16G.004 Short Term
Product Name:	IAIC STM DEPAE 1110		
Project Name/Number:	IAIC STM DEPAE 1110/IAIC STM DEPAE 1110		

Filing at a Glance

Company: Independence American Insurance Company

Product Name: IAIC STM DEPAE 1110

SERFF Tr Num: ICCI-126913739

State: Arkansas

TOI: H16G Group Health - Major Medical

SERFF Status: Closed-Approved-Closed

State Tr Num: 47415

Sub-TOI: H16G.004 Short Term

Co Tr Num: IAIC STM DEPAE 1110 State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Rosalind Minor

Author: Brenda Dawson

Disposition Date: 12/01/2010

Date Submitted: 11/30/2010

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: IAIC STM DEPAE 1110

Status of Filing in Domicile:

Project Number: IAIC STM DEPAE 1110

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type:

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 12/01/2010

Explanation for Other Group Market Type:

State Status Changed: 12/01/2010

Deemer Date:

Created By: Brenda Dawson

Submitted By: Brenda Dawson

Corresponding Filing Tracking Number:

Filing Description:

Enclosed for review and approval for use in your state is the form attached to the Form Schedule tab. This form is new and is not intended to replace any form previously approved by your Department.

Insurance Compliance Consultants, Inc., is making this filing on behalf of Independence American Insurance Company, a Delaware domiciled Company. A filing authorization letter is attached. All correspondence should be addressed to Insurance Compliance Consultants, Inc., at the address shown above.

This Amendatory Endorsement is intended to be attached to Group Short Term Medical Expense Policy form IAIC STMP 1104 previously approved by your Department on January 18, 2005.

SERFF Tracking Number: ICCI-126913739 State: Arkansas
 Filing Company: Independence American Insurance Company State Tracking Number: 47415
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This Endorsement revises the definition of Dependent by providing coverage for a Child who is less than 26 years of age.

The document was prepared on a personal computer and will ultimately be printed from another data processing system that may cause some print style and/or page spacing changes. However, there will not be any changes to the actual text of the contract other than listed or bracketed variables, or to the general print size.

We certify that to the best of our knowledge and belief, these forms do not violate any laws or regulations of your state and do not contain any previously disapproved provisions.

Company and Contact

Filing Contact Information

Brenda Dawson, Authorized Representative Brendadawson@inscompliance.com
 3925 East State Street, Suite 200 815-316-6714 [Phone]
 Rockford, IL 61108 815-986-2355 [FAX]

Filing Company Information

(This filing was made by a third party - insurancecomplianceconsultantsinc)

Independence American Insurance Company	CoCode: 26581	State of Domicile: Delaware
485 Madison Avenue	Group Code:	Company Type:
New York, NY 10022	Group Name:	State ID Number:
(212) 355-4141 ext. [Phone]	FEIN Number: 74-1746542	

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50 per form
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Independence American Insurance Company	\$50.00	11/30/2010	42447935

<i>SERFF Tracking Number:</i>	<i>ICCI-126913739</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Independence American Insurance Company</i>	<i>State Tracking Number:</i>	<i>47415</i>
<i>Company Tracking Number:</i>	<i>IAIC STM DEPAE 1110</i>		
<i>TOI:</i>	<i>H16G Group Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16G.004 Short Term</i>
<i>Product Name:</i>	<i>IAIC STM DEPAE 1110</i>		
<i>Project Name/Number:</i>	<i>IAIC STM DEPAE 1110/IAIC STM DEPAE 1110</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	12/01/2010	12/01/2010

<i>SERFF Tracking Number:</i>	<i>ICCI-126913739</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Independence American Insurance Company</i>	<i>State Tracking Number:</i>	<i>47415</i>
<i>Company Tracking Number:</i>	<i>IAIC STM DEPAE 1110</i>		
<i>TOI:</i>	<i>H16G Group Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16G.004 Short Term</i>
<i>Product Name:</i>	<i>IAIC STM DEPAE 1110</i>		
<i>Project Name/Number:</i>	<i>IAIC STM DEPAE 1110/IAIC STM DEPAE 1110</i>		

Disposition

Disposition Date: 12/01/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>ICCI-126913739</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Independence American Insurance Company</i>	<i>State Tracking Number:</i>	<i>47415</i>
<i>Company Tracking Number:</i>	<i>IAIC STM DEPAE 1110</i>		
<i>TOI:</i>	<i>H16G Group Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16G.004 Short Term</i>
<i>Product Name:</i>	<i>IAIC STM DEPAE 1110</i>		
<i>Project Name/Number:</i>	<i>IAIC STM DEPAE 1110/IAIC STM DEPAE 1110</i>		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	PPACA Uniform Compliance Summary	Approved-Closed	Yes
Supporting Document	IAIC Authorization Letter (2010)	Approved-Closed	Yes
Form	Amendatory Endorsement	Approved-Closed	Yes

SERFF Tracking Number: ICCI-126913739 State: Arkansas

Filing Company: Independence American Insurance Company State Tracking Number: 47415

Company Tracking Number: IAIC STM DEPAE 1110

TOI: H16G Group Health - Major Medical Sub-TOI: H16G.004 Short Term

Product Name: IAIC STM DEPAE 1110

Project Name/Number: IAIC STM DEPAE 1110/IAIC STM DEPAE 1110

Form Schedule

Lead Form Number: IAIC STM DEPAE 1110

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 12/01/2010	IAIC STM DEPAE 1110	Certificate Amendmen t, Insert Page, Endorseme nt or Rider	Amendatory Endorsement	Initial		0.000	IAIC STM DEPAE 1110.pdf

INDEPENDENCE AMERICAN INSURANCE COMPANY
a Delaware Insurance Company

AMENDATORY ENDORSEMENT

Notwithstanding anything in the Policy and Certificate of Insurance to the contrary, it is hereby understood and agreed that the Policy and any Certificate of Insurance issued in connection therewith is amended as follows:

In the section captioned **ELIGIBILITY**, items 1 and 2 under **Dependent Children** in **Part II, ELIGIBLE DEPENDENTS** are deleted and replaced with the following:

1. Are less than 26 years of age;

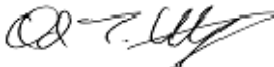
The other numbered items under **Dependent Children** are re-numbered accordingly.

This Amendatory Endorsement is endorsed and made part of the Policy/Certificate as of [January 1, 2011 or its Effective Date, whichever is later].

Nothing in this Amendatory Endorsement shall be held to vary, alter, waive or extend any of the terms, conditions, agreements, provisions or limitations of the Policy, other than as stated above.

IN WITNESS WHEREOF, the Insurance Company has caused this Amendatory Endorsement to be signed by its President and Secretary.

INDEPENDENCE AMERICAN INSURANCE COMPANY



David Kettig
President



Adam C. Vandervoort
Secretary

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Project Name/Number:	IAIC STM DEPAE 1110/IAIC STM DEPAE 1110		

Supporting Document Schedules

	Item Status:	Status
		Date:
Satisfied - Item: Flesch Certification	Approved-Closed	12/01/2010
Comments:		
Attachment:		
Cert of Comp. with Rule 19 IAIC STM DEPAE.pdf		

	Item Status:	Status
		Date:
Satisfied - Item: Application	Approved-Closed	12/01/2010
Comments:		
Copy of approval letter of application attached		
Attachment:		
AR IAIC STM 0506 APP approved 6-14-06.pdf		

	Item Status:	Status
		Date:
Bypassed - Item: PPACA Uniform Compliance Summary	Approved-Closed	12/01/2010
Bypass Reason: NA		
Comments:		

	Item Status:	Status
		Date:
Satisfied - Item: IAIC Authorization Letter (2010)	Approved-Closed	12/01/2010
Comments:		
Attachment:		
ICC Authorization letter dated 2010.pdf		

**Certificate of Compliance with
Arkansas Rule and Regulation 19**

Insurer: Independence American Insurance Company

Form Number(s): IAIC STM DEPAE 1110

I hereby certify that the filing above meets all applicable Arkansas requirements including the requirement of Rule and Regulation 19.



Signature of Company Officer

David Kettig
Name

President
Title

November 30, 2010
Date



INSURANCE
COMPLIANCE
CONSULTANTS, INC.

519 Colman Center Drive
Rockford, Illinois 61108

Phone: (815) 316-6714
FAX: (815) 316-6720

May 31, 2006

Honorable Julie Benafield Bowman
Insurance Commissioner
State of Arkansas
Arkansas Department of Insurance
1200 W. Third St.
Little Rock, AR 72201-1904

RECEIVED

JUN - 2 2006

LIFE AND HEALTH
ARKANSAS INSURANCE DEPARTMENT

APPROVED

JUN 14 2006

LIFE AND HEALTH
ARKANSAS INSURANCE DEPARTMENT

RE: Independence American Insurance Company, Inc. - NAIC#: 26581
FEIN#: 74-1746542
Group Short Term Medical Application - IAIC-STM-0506-APP

Dear Commissioner Bowman:

Enclosed for review and approval for use in your state is the above referenced form. This form is new and is not intended to replace any form previously approved by your Department.

Insurance Compliance Consultants, Inc., is making this filing on behalf of Independence American Insurance Company, Inc., a Delaware domiciled company. A filing authorization letter is attached. All correspondence should be addressed to Insurance Compliance Consultants, Inc., at the address shown above.

This application is intended to be used with Group Short Term Medical Insurance Policy IAIC-SMTP-1104 previously approved by your Department on January 18, 2005.

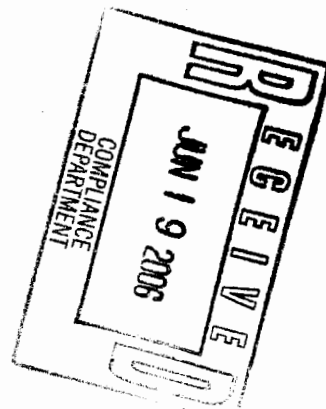
Variable text is bracketed and may vary from case-to-case. Variable text will never exclude or limit provisions required by your jurisdiction.

Your prompt approval of this filing is greatly appreciated. If you have any questions or need additional information, please give me at call at 815-316-6714, fax me at 815-316-6720, or email at brendadawson@inscompliance.com.

Sincerely,

Brenda Dawson, FLMI, AIRC, ACS
Authorized Representative
Insurance Compliance Consultants, Inc.

Enclosures





INDEPENDENCE AMERICAN INSURANCE COMPANY
485 Madison Avenue
New York, NY 10022
(212) 355-4141

January 1, 2010

Mr. Brian Camling
President
Insurance Compliance Consultants, Inc.
3925 East State Street, Suite 200
Rockford, IL 61108

RE: Independence American Insurance Company
NAIC Company #: 26581
NAIC Group #: 0450
FEIN #: 74-1746542

AUTHORIZATION STATEMENT

The undersigned hereby certifies that *Insurance Compliance Consultants, Inc.*, has the authority to act on behalf of the above Company for the sole purpose of filing with the state insurance department those policy, amendment, endorsement, rider, certificate, reports, rates, surveys and/or application forms approved by the Companies for use in Company's transaction of business.

Authorized by:

A handwritten signature in black ink, appearing to read "David Kettig".

David Kettig
President